

# MERCHANTS NATIONAL BANK

3%

Compound Interest

## Can You Be Too Particular in Choosing YOUR Bank?

Statement of Condition at Close of Business January 7, 1911

| RESOURCES  |                       | LIABILITIES                              |                       |
|--|-----------------------|--|-----------------------|
| Loans, - - - - -                                 | \$5,642,601.68        | Capital, - - - - -                       | \$ 200,000.00         |
| Overdrafts - - - - -                             | 1,414.73              | Surplus and undivided profits, - - - - - | 975,145.90            |
| Government bonds and other Securities, - - - - - | 543,808.95            | Interest reserve, - - - - -              | 70,000.00             |
| Real estate and fixtures, - - - - -              | 126,396.92            | Circulation, - - - - -                   | 197,500.00            |
| Cash and due from banks, - - - - -               | 1,892,070.31          | Deposits, - - - - -                      | 6,763,653.41          |
|  | <b>\$8,206,299.31</b> |  | <b>\$8,206,299.31</b> |

### SHEDS NEW LIGHT ON LIBRARY GIVER

Reaching Out to Buy Respect Which Wealth Failed to Bring.

NOT HONEST ATONEMENT

Creelman Sees in Carnegie's Philanthropy Only a Vast Self-Advertisement.

Notable men, East and West, generally agree with Andrew Carnegie's views on the commerce court and public regulation of industrial combination, as outlined last week. Some take exception to certain details of the Iron Master's announcement.

James Creelman throws a new light upon the great library-giver. His remarks speak for themselves.

BY JAMES CREELMAN.  
[Special to The Times-Dispatch.]  
New York, February 11.—I am not surprised to read an opinion like that from Mr. Carnegie, for he, of all men in the world, is in a position to speak with authority about the unjust method through which great fortunes have been accumulated in this country and in this time.

President Cassatt, of the Pennsylvania Railroad, told me once that when he issued his famous order stopping secret rebates on all lines of the Pennsylvania system that order cost the Carnegie Company just \$3,000,000 a year, which represented the unjust advantage which Carnegie had over his competitors.

That advantage represented 6 per cent. on \$50,000,000, which is a perfectly fair estimate of the investment of the Carnegie Company. So that Mr. Carnegie, by reason of his secret rebates, could have sold steel at cost and still made a profit of 6 per cent.

It is a man with a burdened conscience and a burdened memory like Mr. Carnegie who reaches out with his money to buy the public respect which his wealth has failed to bring to him.

It is a man like Mr. Carnegie, who, in hope of conciliating radical sentiment, and winning for himself a popularity he does not deserve, goes to extremes which make the honest progress of the country seem fossilized.

The years are creeping fast on him. There is little time left. If Mr. Carnegie's life now were an honest atonement, and not a self-advertisement and an attempt to change the verdict of his own career, one might attach more importance to what he says.

It is true that the old ideas of a limitation upon the right of society to protest against the abuse of property rights are quickly changing; and even the greatest of the multi-millionaires who have so rapidly amassed wealth at such a frightful cost to their country and to the general community—even they began to tolerate ideas of regulation and restriction which were looked upon only a few years ago as subversive of social order itself.

The changes indicated are tremendous and they must come unless the majority of us are to be reduced to mere clerks.

Think of it! Only a few years ago Judson Harmon, then Attorney-General of the United States, declared that the Sherman anti-trust law could not be enforced against industrial corporations, like Standard Oil and the Sugar Trust and other private combinations in restraint of trade.

Yet to-day, even the conservative Taft administration has been pressing with all its might for the dissolution of both the Standard Oil and the Tobacco Trust.

Among the distinguished lawyers who listened to the argument before the Supreme Court, there is very little doubt that the government is going to win both cases, and that the dis-

solution of similar combinations all over the country will follow.

When industry is organized on national lines and can be carried on behind the shelter of a tariff which excludes foreign competition there can be no doubt that its operations assume the character of a taxing power. Even the government may not tax to the point of confiscation.

If the people have set limits upon their own authority to do such a thing, surely they will not always permit private persons or corporations to exercise powers which they deny themselves. Yes, the radical of yesterday is becoming the moderate of to-day. Mr. Carnegie's utterance has at least served again to illustrate that fact. It is not that there is any general objection to the accumulation of wealth, on however great a scale. Morgan or Rockefeller or Carnegie, with \$1,000,000,000 or \$10,000,000,000, would not be objected to if the matter stopped there. Even \$20,000,000,000, locked up in vaults, would be inert or dead and as powerless to help or harm as the rocks set in a mountainside.

But when wealth is energized and let loose, and its latent power exercised for selfish purposes, it becomes like the rock in motion down the mountainside—an avalanche, carrying destruction in its sweep.

I do not believe we shall come to fixing limits upon the dividends of private capital by law. But I do believe that we shall come very near that with respect to the dividends of all public service corporations. The evolution of business and manufacture on large and scientific lines has been so vast and so swift that the people have hardly had time to grasp its meaning, and only with the rising and almost overwhelming tide of the cost of living, as compared with the power of earnings, have they become shocked and frightened into a somewhat bewildered realization of the profound and general economic and social results wrought in their very homes and their daily lives.

This question of the regulation of the uses of wealth is no longer an academic or theoretical issue. Conditions are becoming tragic. They already have given the great parties, in politics, they have set brother against brother.

Anglo-Saxons, although they cling to things which have been proved and tried, and look with suspicion and sometimes with alarm upon attempts to use new methods that have worked well in the past, have heart and brain and inspiration enough to deal with any problems that may confront and threaten either individual liberty or individual opportunity.

I have little respect for Mr. Carnegie's motives, but he has unconsciously repeated (but in extreme form), in the quotation, thoughts which are uttered every day at every United States residence. For, if under the conditions that exist in this country to the hearts and brains of the people, then indeed our nationality, our civilization, would be presently a wreck, shoreless and hopeless.

New Road Bill Indorsed.

[Special to The Times-Dispatch.]  
Winston-Salem, N. C., February 11.—The Forsythe County Good Roads Association to-day indorsed the new road bill to be presented to the Legislature for enactment into law. The bill provides for a \$750,000 bond election, to be held at a date to be fixed next Tuesday.

The Forsythe County Dairy and Live Stock Association, in session to-day, went on record as favoring a tax on dogs in the county for the protection of sheep and other live stock.

QUARREL ABOUT LAND.

Prosperous Cumberland Farmer Stabbed by His Neighbor.

[Special to The Times-Dispatch.]  
Fayetteville, N. C., February 11.—In a quarrel here this afternoon about a piece of land, Frank Woodell drew a razor and made three ugly gashes in the neck of George Darden. Darden walked straight to the Highsmith Hospital, and Woodell made his escape. Physicians pronounced the wound as not dangerous. Both are prosperous farmers, living near Fayetteville.

Johnson-Allenburg.

Fredericksburg, Va., February 11.—George B. Johnson and Miss Julia T. Allenburg, daughter of David Allenburg, both of Spotsylvania county, were married Thursday at the home of the bride, Rev. E. P. Hawkins performing the ceremony. The couple will reside in Spotsylvania county.

### News of South Richmond

South Richmond Bureau,  
The Times-Dispatch,  
1001 Hull Street,  
Phone Madison 15.

There are three particular reasons said Judge Walter Watson, of the Chesterfield Circuit Court, yesterday when asked for his views on the proposed removal of the Chesterfield county seat, "that stand in the way of the removal of the county seat to Chester or any other location. These reasons are, first, the Confederate Monument in Chesterfield soldiers of the Civil War cemetery has recently been erected at the present courthouse; second, the fact that a new clerk's office has just been built at the courthouse, and third, the costly new jail that has been put up there."

"In addition to these more important factors in the proposed change there is always the feeling of sentiment which clings about a courthouse as old as the Chesterfield county seat. On the whole, it is doubtful whether there would be any more convenient to the mass of the county citizens than the present location, but, of course, this is a matter that must be settled by the votes of the people, and when the nation assumes large enough proportions there is every reason to believe that the county representatives in the Legislature will let the county voters settle the question among themselves."

"I have heard little about the subject except, perhaps, in Chester."

Other prominent citizens of Chesterfield when questioned about the proposed move were not inclined to take the matter seriously, and all agreed that most of the present location is in the hands of the present out-of-the-way location of the courthouse, and that the matter began to assume real proportions.

After all, perhaps, the most serious obstacle in the way of the removal of the county seat is the fact that any other town is one to go to in this county to-night. The services at the West End Church will be conducted by Rev. J. M. Rowland. His morning subject will be "Watching at the Cross," and the night subject, "Blessings of the Rev. W. G. Durrill will preach twice to-day at the Abney Methodist Church. Morning subject, "Church Loyalty," at night, "Self-Defense."

There will be preaching this morning at the Branch Baptist Church by a Richmond College student. The Broad Rock Quartet will sing.

The services to-day in the Cowardin Avenue Christian Church will be conducted by the pastor. The subject of the morning sermon will be "A Combination of Sins." At night, "A Discarded Prophet." The Rev. W. C. Sale will preach in the West End Baptist Church this morning on the subject of "Who is Ananias in Origin and Practice?" and to-night on "Some Blessings of Home."

Musical Program.  
The women of the Decatur Street Methodist Church will serve a George Washington supper on the evening of February 22 in the church building. In addition to supper there will be a good musical program. Every one is invited to attend.

A large crowd, that seemed to enjoy every minute of the time, was present Friday afternoon at the home of Miss Reba Wright, when an entertainment was given for the benefit of the Cowardin Avenue Church building fund.

Captain E. F. Carter, of Oak Grove, who has been ill for some time, was operated on for appendicitis Wednesday at the Virginia Hospital, and is reported to be recovering rapidly.

Death of George W. Condon.  
George W. Condon, seventy-one years old, died Thursday at his home in Chesterfield county. His children have come to the funeral. Mr. Condon leaves two daughters—Hattie Condon, of Chesterfield, and Mrs. W. L. Simpson, of Norfolk county, and three sons—F. C. of Petersburg, Thomas B. of Hampton, and George B. Condon, of Phoebus.

The funeral of George W. Brown, who died Thursday at his home on East Broad Street, was held yesterday afternoon from the Stockton Street Baptist Church at 2 o'clock. The interment was made in Maury Cemetery.

To Give Silver Tea.  
A silver tea will be given Tuesday, February 14, at 8 o'clock, for the benefit of the Swansboro people in favor of this move, the community must either get the county seat moved there and the county jail with it, get a municipal charter and build their own jail, or be consolidated with the city of Richmond and then use the old Manchester jail.

The county officers in the neighborhood of Swansboro find the greatest difficulty in getting their prisoners to the county jail, as this house of detention is situated two miles off the Petersburg railway line, the nearest means of transportation. In many cases, where the prisoner is an unruly drunk or a dangerous criminal, he must be brought by the officer making the arrest over to the jail of the city of Richmond, and before he can be incarcerated there a permit must be obtained.

Many of the residents of this section are in favor of the proposition, including Ben Owens, secretary to the Governor, but there is every prospect that the plan will fall through for the reasons given.

Services in the Churches.  
The great mass-meeting of all denominations to be held this afternoon at 2:30 o'clock in the Baltimore street Baptist Church by the Rev. J. J. Wicker, of the Leigh Street Baptist Church, who is conducting the series of revival meetings tonight in that church, promises to be the largest meeting of the series. No subject has been announced for the occasion. There will be music appropriate to the occasion. There was no service held last night in this church, but the night meetings begin again Monday night, and will continue all of next week.

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### FRAUD CHARGED IN WOODY CASE

(Continued From First Page.)

retained Edgar B. English and L. O. Wendenburg, to bring the suit; that after preparing and filing the papers, they became dissatisfied at the contradictory nature of the evidence, and dropped the case, after which Mrs. Woody retained Messrs. James W. Gordon and Hill Carter.

Mr. English makes an affidavit to the effect that he was retained shortly after the accident; that he had frequent conferences with Mrs. Woody, and her two sons, and with Tom Goodwin, who was stated by Mrs. Woody and other witnesses to have been an eyewitness, but who in the former trial took the stand and testified that he had not witnessed any such accident, but that Mrs. Woody had asked him to testify in her behalf. Mr. English swears that he did not retire from the case until July 11, 1910, twenty months after the alleged accident; that in that period he had had frequent consultations with Mrs. Woody's witnesses, and that in all that period he did not know, and in fact, was not informed until during the argument by counsel in the trial of the existence of Miss Wells and Mr. Miller, who in the trial appeared as eyewitnesses.

Spring New Witnesses.  
Mr. English says that he was astonished to find that Mrs. Woody knew of two eyewitnesses unknown to him, both of whom testified to having seen the accident and assisted in carrying for the injured woman.

Mr. English says that it was at the suggestion of Mr. Woody that he called in Mr. Wendenburg, and that after bringing the suit, both he and Mr. Wendenburg became so dissatisfied with the case that they retired from all connection with it. When it was tried, after which Mrs. Woody retained Mr. Carter and Mr. Gordon.

Superintendent of Transportation C. A. Buchanan makes affidavit that after the verdict a certain man came to him and volunteered the statement that Mr. and Mrs. Cardozo and other relatives would testify for the company, this party saying that he was not willing to sit by and see the company "stung." Captain A. B. Gulson, as general counsel for the company, makes affidavit that all of this evidence reached him after the trial, and that it was of a nature that the company could not have secured by the exercise of ordinary diligence, the parties being relatives of the plaintiff, and now volunteering their affidavits and professing their willingness to testify in court should the case be tried again.

Charge Conspiracy and Fraud.  
For all of these reasons the company asks that the verdict be set aside because of after-discovered evidence, "showing a monstrous edifice of conspiracy and fraud," and that a new trial be ordered.

A sensational incident of the former trial was a severe arraignment of the street car company by Attorney James W. Gordon, who sought to impute sinister motives to the admission of the company that it had made certain payments to Mr. Woody for the time lost from work in coming to the company's office to make his statement. Attorneys for the street car company stated that it had always been the rule of the company to pay a per diem and traveling expenses to witnesses who appeared in its behalf.

Mr. Woody Changes Sides.  
Another sensational feature of the trial was the action of Mr. Woody on the stand, denying flatly the affidavit he had previously given to the effect that there had been no accident, and the later positive identification of Mr. Woody by the stenographer who took the affidavit and other witnesses.

According to Mrs. Woody, the accident happened in front of a fire engine house; she was lifted to the curbstone by her friends, and twenty minutes or a half-hour later was taken home in a buggy. None of the firemen, no police officer, no passenger or employee of passing cars came forward as a witness of any accident or gathering of a crowd, and the suit was not filed until the afternoon of the last day of the year allowed by law for filing such actions.

#### OFFICERS

|                  |                |                  |                            |
|------------------|----------------|------------------|----------------------------|
| JOHN P. BRANCH   | President      | J. R. PERDUE     | Assistant Cashier          |
| JOHN KERR BRANCH | Vice-President | GEORGE H. KEESEE | Assistant Cashier          |
| JOHN F. GLENN    | Vice-President | G. JETER JONES   | Assistant Cashier          |
| THOS. B. MCADAMS | Cashier        | G. JETER JONES   | Manager Savings Department |

#### DIRECTORS

|  |   |   |
|--|---|---|
| JOHN P. BRANCH,<br>Thos. Branch & Co.                        | W. H. WHITE,<br>President R. F. & P. R. Co.         | MILTON E. MARCUSE,<br>Vice-President Bedford Pulp and Paper Co. |
| JOHN KERR BRANCH,<br>Thos. Branch & Co.                      | FRED. W. SCOTT,<br>Scott & Stringfellow.            | JAS. H. DOOLEY,<br>Capitalist.                                  |
| THOS. B. SCOTT,<br>President Palmetto Fertilizer Co.         | JAMES CASKIE,<br>Attorney at Law.                   | M. C. BRANCH,<br>Thos. Branch & Co.                             |
| ALEX. HAMILTON,<br>Vice-President Atlantic Coast Line R. Co. | BLVTHE W. BRANCH,<br>Manager Galena Oil Co., Paris. | THOS. B. MCADAMS,<br>Cashier.                                   |
| S. T. MORGAN,<br>President Virginia-Carolina Chemical Co.    | C. S. STRINGFELLOW,<br>Attorney at Law.             |   |

We Offer You Unexcelled Facilities Combined With ABSOLUTE SAFETY!

# SAFE FOR SAVINGS

3%

Compound Interest